



*Law Offices
of
Shapiro & Burson, LLP*

June 16, 2011

GLENN T. MACNAUGHTON
6275 COVEY ROAD
Warrenton, VA 20187

RE: Property Address: 6275 COVEY ROAD, Warrenton, VA 20187
Holder: BAC HOME LOAN SERVICING, LP;
Loan #: 870851031
S&B File #: 09-169113V

**NOTICE REQUIRED BY THE FAIR DEBT COLLECTIONS PRACTICES ACT, 15 U.S.C. SECTION
1692, et seq.**

The law firm of Shapiro & Burson, LLP and Professional Foreclosure Corporation of Virginia, a Virginia Corporation, have been retained to initiate foreclosure proceedings to foreclose the mortgage on the property listed on the first page of this letter. The following information is provided to you as required by the Federal Fair Debt Collections Practices Act:

1. As of June 16, 2011, our client has advised us that the amount of the debt is \$861,141.16.
2. The creditor to whom the debt is owed is BAC HOME LOAN SERVICING, LP.
3. The Fair Debt Collection Practices Act entitles borrowers to dispute the debt, or any portion thereof, within thirty (30) days of your receipt of this letter. The law also entitles borrowers to request that we provide them the name of the original creditor if the original creditor is different from the current creditor, our client BAC HOME LOAN SERVICING, LP. If you choose to dispute the debt, or any portion thereof, or if you choose to request the name of the original creditor, you must notify us within thirty (30) days of the date you receive this letter. Unless you dispute the validity of the debt within thirty (30) days after receipt of this notice, the debt will be assumed to be valid by this firm.
4. If you notify us in writing within thirty (30) days of the date you receive this letter that you are disputing the debt or any portion thereof, or if you notify us in writing within thirty (30) days of the date you receive this letter that you want to know the name of the original creditor if that creditor is different from our client, BAC HOME LOAN SERVICING, LP, then we will obtain and mail to you verification of the debt and/or the name and address of the original creditor.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NO DEBT COLLECTION ATTEMPT WILL BE MADE IN VIOLATION OF THE AUTOMATIC STAY OF 11 U.S.C. SECTION 362(a), OR OF ANY
BANKRUPTCY DISCHARGE OR BANKRUPTCY COURT ORDER

236 Clearfield Avenue, Suite 215, Virginia Beach, Virginia 23462
E-mail REQUESTS.VAB@LOGS.COM
(757) 687-8777 Facsimile (847) 493-7297 »

Exhibit 3

5. The Fair Debt Collection Practices Act does not require that we wait until thirty (30) days from the date you receive this letter before we initiate foreclosure proceedings to foreclose on your mortgage. In the event we do initiate foreclosure proceedings to foreclose on the mortgage, within thirty (30) days from the date you receive this letter, you still retain the right to dispute the debt, or any portion thereof and you also retain the right to request the name of the original creditor if the original creditor is different from the current creditor, our client BAC HOME LOAN SERVICING, LP.

Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, call (757) 687-8777.

Any requests should be addressed to:

Attn: Fair Debt Attorney

Shapiro & Burson, LLP

236 Clearfield Ave, Suite 215

Virginia Beach, VA 23462

(757) 687-8777

E-mail: Requests.vab@Loggs.com

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LAURIE L. MACNAUGHTON
6275 COVEY ROAD
Warrenton, VA 20187

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